



DBS IDEAL RAPID FAST MESSAGE SPECIFICATION GUIDE

version 1.4

Neither this document nor any part of it may be copied or reproduced in any form or by any means, or translated into another language, without the prior consent of DBS.

DBS makes no warranties or representations with respect to the content hereof and specifically disclaim any implied warranties of merchantability or fitness for any particular purpose. DBS assumes no responsibility for any errors that may appear in this document. The information contained in this document is subject to change without notice. DBS reserves the right to make any such changes without obligation to notify any person of such revision or changes. DBS makes no commitment to keep the information contained herein up to date.

DBS is a registered trademark of The Development Bank of Singapore Limited.

Table of Contents

1. FAST MESSAGE SPECIFICATION.....	3
1.1. Overview	3
1.2. Message Transfer & Structure	3
1.3. URL	3
1.4. Field Type.....	4
1.5. Field Requirement	4
1.6. Request Message Format	5
1.7. Response Message Format.....	8
1.8. Sample Request Message.....	10
1.9. Sample Response Message.....	11
1.10. Email Transaction Advice	12
1.11. Report	16
2. APPENDIX A: SWIFT BIC OF PARTICIPATING BANKS.....	19
3. APPENDIX B: COMMON PURPOSE CODES	20
4. APPENDIX C: OTHER PURPOSE CODES	21
5. APPENDIX D: TRANSACTION STATUS	23
6. APPENDIX E: TRANSACTION REJECTION REASON	24
7. APPENDIX F: REPORT EXCLUSION	28

1. FAST MESSAGE SPECIFICATION

1.1. Overview

The guide provides the message specification for real-time payments to and collection from DBS/POSB and the FAST participating banks in Singapore.

1.2. Message Transfer & Structure

The real-time payments and collection REST API is using the JSON (JavaScript Object Notation) format and is called via a HTTPS request.

Each message consists of 3 building blocks: the header, body and signature.

BUILDING BLOCK	DESCRIPTION
Header	Identifies the type of message with the host name, key ID and the organisation ID (provided by DBS)
Body	Consists of the transaction details that are encrypted with the receiver's public PGP key
Signature	Contains the hash of the message that is signed using sender's private key

1.3. URL

METHOD	BANKING SERVICE URL
POST	rapid/fast/v1/payment/initiatePayment

1.4. Field Type

TYPE	DESCRIPTION
Numeric (N)	0-9; two decimal point scaling
Alphabetic (A)	a-z, A-Z
Alphanumeric (AN)	a-z, A-Z, 0-9
DateTime	YYYY-MM-DDTHH:MM:SS.mmm Time is Singapore Time (SGT) - UTC/GMT + 8 hours
SWIFT character set (S)	a-z, A-Z, 0-9
	/ - ? : () . , ' +
	space character
String character set (G)	a-z, A-Z, 0-9
	! # \$ % & ' () * + , - . / : ; < ' = > ? @ [] ^ _ ` { } ~
	space character
Email character set (EMAIL)	a-z, A-Z, 0-9
	! # \$ % ' () * + , - . / : ; < ' = > ? @ [] ^ _ ` { } ~

Note:

- a. ` and "" are not supported.

1.5. Field Requirement

REQUIREMENT	DESCRIPTION
M	Mandatory
O	Optional
CM	Conditional Mandatory

1.6. Request Message Format

The table shows the structural formatting and field validations in each building block.

a. Message Header

The message starts with a header that contains the following information:

```
POST /rapid/fast/v1/payment/initiatePayment HTTP/1.1
Host: <hostname>
KeyId: <keyId>
ORG_ID: <orgId>
Accept: application/json
Content-Type: application/json
```

<hostname> is to be provided by DBS.

<keyId> is the key value that is exchanged with DBS. It is to be provided by DBS.

<orgId> is the Company ID given by DBS. All alphabet characters should be in capital letters.

b. Message Body

The transaction details are compulsory and should be encrypted using PGP with the bank's public key.

NO.	FIELD NAME	TYPE (LENGTH)	M / O / CM	DESCRIPTION
1.0	header	Class	M	This block contains the type of message.
1.1	msgId	AN(35)	M	Message ID identifies a message. It must be unique. Proposed format: <YYYYMMDD><sequence number>
1.2	orgId	AN(12)	M	Company ID given by DBS. All alphabet characters should be in capital letters.
1.3	timeStamp	DateTime	M	Date and time of the message Format: YYYY-MM-DDTHH:MM:SS.mmm. E.g. 2017-03-04T15:07:26.123 Time is Singapore Time (SGT) - UTC/GMT + 8 hours
2.0	txnInfo	Class	M	This block contains the transaction details.
2.1	customerReference	S(35)	M	A unique description for your beneficiary to identify the transaction and your reconciliation. This information will be shown on their account statement. It should be unique for 93 days. Proposed format: <description for your beneficiary><transaction ID> where transaction ID is unique. The following special characters if included will not be displayed on DBS account statement and will be replaced with a space. (\ / : * ? " ' < >
2.2	txnType	AN(3)	M	Transaction type. Payments - Value: 'GPP' Collection - Value: 'GPC'

NO.	FIELD NAME	TYPE (LENGTH)	M / O / CM	DESCRIPTION
2.3	txnDate	DateTime	M	<p>Date of the transaction. Date is always current date (Singapore Time; UTC+08:00), 7 days a week including public holiday. It cannot be a past or future date.</p> <p>Format: YYYY-MM-DD</p> <p>When the bank receives the transaction on T day but processes it on T+1 day, the statement date will be T+1 and it will be included in the T+1 reconciliation report. E.g. A transaction is received by the bank on 20/9 at 11:59:59 and it is processed on 21/9 12:01:00. The statement date of the transaction will be 21/9 and it will be included in the report that will be sent on 22/9.</p> <p>However, if the bank receives a transaction on T+1 for T day, it will be rejected with error code I111 (value date is not current date). E.g. A transaction is sent on 20/9 11:59:59 and the bank receives it on 21/9 12:00:01, it will be rejected with error code I111.</p>
2.4	txnCcy	AN(3)	M	Transaction currency. Value: 'SGD'
2.5	txnAmount	N(9).N(2) or N(12)	M	<p>Transaction amount with cents as 2 decimal points. E.g \$1,000.99 will be formatted as '1000.99'</p> <p>Transaction limit (industry) is SGD200,000.</p>
2.6	purposeOfPayment	AN(4)	O	<p>Purpose of payment, denoted by a 4-alphabet code. The description is shown on the account statement of the party you are paying to. Refer to "Purpose Code" in appendix.</p> <p>Purpose code will be defaulted to 'OTHR' (Other) if this field is omitted.</p>
2.7	senderParty	Class	M	This block contains your corporate bank account details.
2.7.1	name	G(140)	M	This is your corporate name. This is for your beneficiary to identify that you are paying or collecting from them as it will be shown on their account statement (up to 35 characters).
2.7.2	accountNo	AN(34)	M	Your corporate account number. Hyphen is to be excluded.
2.7.3	swiftBic	AN(11)	M	SWIFT BIC of your corporate account. Value: 'DBSSSGSGXXX'
2.7.4	bankCtryCode	A(2)	M	Bank country code. Value: 'SG'
2.7.5	mandateld	S(35)	CM	<p>Direct debit authorization reference to identify the party you are collecting from. Mandatory for collection</p> <p>Omit this field for payments (value: GPP).</p>
2.8	receivingParty	Class	M	This block contains your details of the party you are paying to or collecting from.
2.8.1	name	G(140)	M	The name of the party you are paying to or collecting from.

NO.	FIELD NAME	TYPE (LENGTH)	M / O / CM	DESCRIPTION
2.8.2	accountNo	AN(34)	M	The account number of the party you are paying to or collecting from. Hyphens should be excluded. For HSBC, OCBC and SBI, the branch code must be included at the front of the account number.
2.8.3	swiftBic	AN(11)	M	Unique code to identify the receiving bank. Refer to " SWIFT BIC " in appendix.
2.8.4	bankCtryCode	A(2)	M	Bank country code. Value: 'SG'
2.8.5	addresses	G(35)	O	Address of the party you are paying to or collecting from. Maximum of 3 addresses of 35 chars each. Omit this field tag if not required.
2.9	adviseDelivery	Class	O	This block contains the advice that you are sending to the party you are paying to or collecting from. This is optional.
2.9.1	mode	A(4)	O	Advice is sent to the email of the party you are paying to or collecting from. Email - Value: 'EMAL' Omit this field if you are not sending an advice.
2.9.2	emails	EMAIL(75)	CM	Email address to send the advice to. You can add up to 5 email addresses. E.g. email@gmail.com This field is mandatory if you selected mode = 'EMAL' Omit this field if you are not sending an advice.
2.9.4	rmtInf	Class	CM	This block contains the details of transaction.
2.9.4.1	paymentDetails	S(140)	CM	Details of payments. This information will be included in the advice that is sent via email. It will also be sent to the bank of the party you are paying to or collecting from. Maximum of 140 per line. The information will be displayed in 4 lines of 35 characters on the transaction advice. This field is only required if you selected mode = 'EMAL' Omit this field tag if you are not sending an advice.
2.9.4.2	clientReferences	G(160)	CM	Additional information. This information will be included in the advice that is sent via email. It will <i>not</i> be sent to the bank of the party you are paying to or collecting from. Maximum of 140 per line. The information will be displayed in 4 lines of 40 characters on the transaction advice. This field is only required if you selected mode = 'EMAL'.

NO.	FIELD NAME	TYPE (LENGTH)	M / O / CM	DESCRIPTION
				Omit this field tag if you are not sending an advice.
2.9.4.3	invoiceDetails	G(70000)	CM	<p>Invoice details. This information will be included in the advice that is sent via email.</p> <p>Maximum of 500 lines with 140 per line.</p> <p>This field is only required if you selected mode = 'EMAL'.</p> <p>Omit this field tag if you are not sending an advice.</p>

1.7. Response Message Format

The response from the bank to the request message. Each request message should have one response message.

NO.	FIELD NAME	TYPE (LENGTH)	M / O / CM	DESCRIPTION
1.0	header	Class	M	This block identifies the type of message.
1.1	msgId	AN(35)	M	From the request message
1.2	timeStamp	DateTime	M	<p>Date and time of the response message.</p> <p>Format: YYYY-MM-DDTHH:MM:SS.mmm.</p> <p>E.g. 2017-03-04T15:07:26.123</p>
2.0	txnResponse	Class	M	This block contains the transaction status.
2.1	customerReference	S(35)	M	From the request message
2.2	txnType	AN(3)	M	From the request message
2.3	txnRefId	AN(35)	M	Unique transaction reference by the bank.
2.4	txnStatus	A(4)	M	<p>Status code of the transaction:</p> <ul style="list-style-type: none"> a. Value: 'ACTC' - successful b. Value: 'RJCT' - rejected c. Value: 'ACWC' - successful with change in payment date d. Value: 'PDNG' - pending <p>Refer to 'Transaction Status' in appendix.</p>
2.5	txnRejectCode	AN(4)	O	Rejection code when transaction is rejected. Refer to ' Transaction Rejection Reason ' in appendix.
2.6	txnStatusDescription	S(256)	M	Transaction status description. Refer to ' Transaction Rejection Reason ' in appendix.
2.7	txnSettlementAmt	N(9).N(2)	CM	<p>Transaction settlement amount with cents as 2 decimal points. E.g. \$1,000.99 will be formatted as '1000.99'.</p> <p>This field will be blank for rejected transaction.</p>

NO.	FIELD NAME	TYPE (LENGTH)	M / O / CM	DESCRIPTION
2.8	txnSettlementDt	DateTime	CM	Date and time the transaction is processed. Format: YYYY-MM-DDTHH:MM:SS.mmm. E.g. 2017-03-04T15:07:26.123 This field will be blank for rejected transaction.

No Response

In the event the response message is not received from the bank, the same request message with a *different* message ID can be sent to the bank. The bank will return the status of the request with the following values:

FIELD NAME	VALUE
txnStatus	RJCT
txnRejectCode	I103
txnStatusDescription	DUPL - ACTC - Success DUPL - RJCT – <original txnRejectCode> <original txnStatusDescription>

Past Transaction Date

Transaction will be rejected if the bank receives the request past midnight on the next day. This happens when the request is sent on 29 Sept 11:59:59 and the bank receives the request on 30 Sept 12:01:01. The bank will return the status of the request with the following values:

FIELD NAME	VALUE
txnStatus	RJCT
txnRejectCode	I111
txnStatusDescription	Value date is not current date

1.8. Sample Request Message

a. Payment

```
ORG_ID : DBTCQ
KeyId : d0cc814c-c6c5-4f6a-b1d9-8e866c3a75cf
Content-Type : application/json
{
  "header":{
    "msgId":"01234567891",
    "orgId":"DBTCQ",
    "timeStamp":"2017-11-09T16:54:36.000"
  },
  "txnInfo":{
    "customerReference":"01234567891",
    "txnType":"GPP",
    "txnDate":"2017-11-10",
    "txnCcy":"SGD",
    "txnAmount":"0.01",
    "purposeOfPayment":"OTHR",
    "senderParty":{
      "name":"Sender Name",
      "accountNo":"0039008414",
      "swiftBic":"DBSSSGS0XXX",
      "bankCtryCode":"SG"
    },
    "receivingParty":{
      "name":"Receiver Name",
      "accountNo":"0039008414",
      "swiftBic":"DBSSSGS0XXX",
      "bankCtryCode":"SG",
      "addresses":[
        {
          "address":"Address 1"
        },
        {
          "address":"Address 2"
        },
        {
          "address":"Postcode"
        }
      ]
    },
    "rmtInf":{
      "paymentDetails":[
        {
          "paymentDetail":""
        }
      ],
      "clientReferences":[
        {
          "clientReference":""
        }
      ],
      "invoiceDetails":[
        {
          "invoice":""
        }
      ]
    }
  }
}
```

1.9. Sample Response Message

a. Success Response

```
Content-Type : application/json
{
  "header":{
    "msgId":" SG70123987456",
    "timeStamp":"2017-01-26T16:16:43.567"
  },
  "txnResponse":{
    "customerReference":"31345",
    "txnType":"GPP",
    "txnRefId":"IG2016030412345",
    "txnStatus":"ACTC",
    "txnRejectCode":"",
    "txnStatusDescription":"Success",
    "txnSettlementAmt": "123.10",
    "txnSettlementDt":"2017-01-26T16:16:43.567"
  }
}
```

b. Failed Response

```
Content-Type : application/json
{
  "header":{
    "msgId":" SG70123987456",
    "timeStamp":"2017-01-26T16:16:43.567"
  },
  "txnResponse":{
    "customerReference":"31345",
    "txnType":"GPP",
    "txnRefId":"IG2016030412345",
    "txnStatus":"RJCT",
    "txnRejectCode":"1160",
    "txnStatusDescription":"Payer/payee account is closed",
    "txnSettlementAmt": "123.10",
    "txnSettlementDt":"2017-01-26T16:16:43.567"
  }
}
```

1.10. Email Transaction Advice

A transaction advice in PDF will be sent to the email address of the receiving party that is specified in JSON message. It will be sent by DBS from the email address 'DBSeAdvice@dbs.com'.

An email will be sent to each receiving party individually. It will be sent for the following:

- Payment that is credited to the 3rd party bank account;
- Collection that is withdrawn from the 3rd party bank account; and
- Collection that failed to be withdrawn from the 3rd party bank account.

a. Email Content

From: DBSeAdvice@dbs.com

To: <email>

Subject: Transaction Advice

Dear Customer,

This attached Advice is sent to you for information only.

This is an automatically generated notification.

Please do not reply to this email. Contact us at our corporate hotline at 1800-222-2200 between 8:30am to 6:15pm, for any service requests.

Yours Sincerely,
DBS Bank Ltd

b. Transaction Advice (PDF)Payment

**DBS. Living, Breathing Asia**

**DBS**

TRANSACTION ADVICE

Page 1 of 1

<receivingParty name (50 characters)> **Date:** <txnDate DD MMM YYYY>
<receivingParty addresses> **Transaction Reference:** <txnRefId>
 Customer Reference: <customerReference>

On behalf of <senderParty name>, DBS has remitted a payment of SGD <txnAmount> into your <bank name based on receivingParty swiftBic> account number - XXXXX<last 5 digits of receivingParty accountNo> on <txnDate DD MMM YYYY>. The details for the payment are as follows:

Payment Details: <paymentDetails (70 characters per line)>

Client Reference: <clientReferences(70 characters per line)>

Invoice Details: <invoiceDetails (70 characters per line)>

Yours Sincerely,
DBS Bank Ltd

CONFIDENTIAL NOTE: Any data, information or message transmitted through this email is confidential and intended for the sole use of the intended recipient. If you are not the intended recipient, please do not use, disclose, copy or disseminate this message or any part thereof and kindly notify us immediately and delete this message (and all copies) from your device, equipment or system and destroy all hard copies.

The advice is auto-generated by DBS Bank Ltd

Collection

 DBS. Living, Breathing Asia



TRANSACTION ADVICE

Page 1 or 1

<receivingParty name (50 characters)>	Date:	<txnDate DD MMM YYYY>
<receivingParty addresses>	Transaction Reference:	<txnRefId>
	DDA Reference:	<mandateId>
	Customer Reference:	<customerReference>

On behalf of <senderParty name>, DBS has debited SGD <txnAmount> from your bank account number - XXXXX<last 5 digits of receivingParty accountNo> with <bank name> based on receivingParty swiftBic> on <txnDate DD MMM YYYY>. The details for the collection are as follows:

Payment Details: <paymentDetails (70 characters per line)>

Client Reference: <clientReferences(70 characters per line)>

Invoice Details: <invoiceDetails (70 characters per line)>

Yours Sincerely,
DBS Bank Ltd

CONFIDENTIAL NOTE: Any data, information or message transmitted through this email is confidential and intended for the sole use of the intended recipient. If you are not the intended recipient, please do not use, disclose, copy or disseminate this message or any part thereof and kindly notify us immediately and delete this message (and all copies) from your device, equipment or system and destroy all hard copies.

The advice is auto-generated by DBS Bank Ltd

Failed Collection


DBS. Living, Breathing Asia


DBS

TRANSACTION ADVICE

Page 1 of 1

<receivingParty name (50 characters)> <receivingParty addresses>	Date: Transaction Reference: DDA Reference: Customer Reference:	<txnDate DD MMM YYYY> <txnRefId> <mandateId> <customerReference>
---	--	---

Please note that a collection against your account for SGD <txnAmount> by <senderParty name> on <txnDate DD MMM YYYY> was unsuccessful due to the following reason: <txnStatusDescription>. The details for the collection are as follows:

Payment Details: <paymentDetails (70 characters per line)>

Client Reference: <clientReferences(70 characters per line)>

Invoice Details: <invoiceDetails (70 characters per line)>


Yours Sincerely,
DBS Bank Ltd

CONFIDENTIAL NOTE: Any data, information or message transmitted through this email is confidential and intended for the sole use of the intended recipient. If you are not the intended recipient, please do not use, disclose, copy or disseminate this message or any part thereof and kindly notify us immediately and delete this message (and all copies) from your device, equipment or system and destroy all hard copies.

The advice is auto-generated by DBS Bank Ltd

Sample Payment Email Advice to Beneficiary

Subject: Bank Fund Transfer/EBGPP51012295421/test ideal advice

Message |  271-20151012-20867_1.PDF (85 KB)

Dear Customer,

This attached Advice is sent to you for information only.

This is an automatically generated notification.

Please do not reply to this email. Contact us at our corporate hotline at 1800-222-2200 between 8:30am to 6:15pm, for any service requests.

Yours Sincerely,
DBS Bank Ltd

1.11. Report

The report is designed to allow your system to perform reconciliation of the transactions that you have sent to the bank.

The table shows the report availability and the way the report will be sent to you. A report with only contain the header and trailer when there is no transaction for the day.

REPORT	CHANNEL	FILE NAME	TIME
A CSV file containing transactions sent to the bank from 00:00:00 to 23:59:59 on transaction date (txnDate) T day	IDEAL Connect	<orgId>.IG_RECON.XXXXXX<Last 4 digits of account>.DDMMYYT<HHMMSS>.csv where <orgId> is Company ID that is 12 characters with trailing 'X'.	By 5:00am on T+1, 7 days a week including public holidays

Transaction status 'ACWC' will be included in the report on the day that is sent to the bank. For example, if a transaction is sent to the bank at 23:59 on 30 August but processed by the bank at 00:01 on 31 August, it will be included in the report that contains transactions dated 31 August.

Duplicate request and request that fails format validation will not be included in the report. Refer to "Report Exclusion" in appendix.

1.12.1 Report Structure

The report is structured in 3 blocks: header, details and trailer.

a. Header

There is one header and is compulsory.

NO.	FIELD NAME	MESSAGE FIELD	TYPE (LENGTH)	DESCRIPTION
1.1	Date & Time	-	DateTime	Date and time of the report Format: DD/MM/YYYY HH:MM:SS E.g. 9/4/2017 10:33:44 The report date will be T+1 where T is the transaction date.
1.2	Sender's Company ID	senderParty - orgId	String (12)	
1.3	Originating Bank BIC	senderParty - swiftBic	String (11)	
1.4	Originating Account Number	senderParty - accountNo	Number (34)	
1.5	Originator Name	senderParty - name	String (140)	
1.6	Report ID	-	String (3)	3-digit ID that uniquely identifies the report

b. Details

There is at least one detail record when there are transactions.

NO.	FIELD NAME	MESSAGE FIELD	TYPE (LENGTH)	DESCRIPTION
2.1	Message ID	msgId	String (35)	
2.2	Transaction Type	txnType	String (3)	
2.3	Receiving Bank BIC	receivingParty - swiftBic	String (11)	
2.4	Receiving Account Number	receivingParty - accountNo	Number (34)	.
2.5	Receiving Name	name	String (140)	
2.6	Transaction Currency	txnCcy	String (3)	
2.7	Transaction Amount	txnAmount	Number (12)	
2.8	Customer Reference	customerReference	String (35)	
2.9	DDA reference	mandateId	String (35)	
2.10	Transaction Date	txnSettlementDt	Date	Date the transaction is processed. Format: DDMMYYYY
2.11	Transaction Time	txnSettlementDt	Time	Time the transaction is processed. Format: HHMMSS
2.12	Transaction Status	txnStatus	String (4)	Value: 'ACTC', 'RJCT', 'ACWC' or 'PDNG'
2.13	Rejection Code	txnRejectCode	String (4)	
2.14	Rejection Reason	txnStatusDescription	String (256)	

c. Trailer

There is one trailer and is compulsory.

NO.	FIELD NAME	TYPE (LENGTH)	DESCRIPTION
3.1	Total Number of Payments	-	Total number of transactions with 'GPP'. It will be '0' if there is no transaction.
3.2	Number of Success Payments	-	Total number of transaction with 'GPP', and status 'ACTC' and 'ACWC'. It will be '0' if there is no transaction.
3.3	Number of Failed Payments	-	Total number of transactions with 'GPP' and status 'RJCT'. It will be '0' if there is no transaction.
3.4	Number of Pending payments	-	Total number of transactions with 'GPP' and status 'PDNG'. It will be '0' if there is no transaction.
3.5	Total Amount of Payments	-	Total value of transactions with 'GPP'. It will be '0' if there is no transaction.
3.6	Amount of Success Payments	-	Total value of transactions with 'GPP', and status 'ACTC' and 'ACWC'. It will be '0' if there is no transaction.
3.7	Amount of Failed Payments	-	Total value of transactions with 'GPP' and status 'RJCT'. It will be '0' if there is no transaction.
3.8	Amount of Pending Payments	-	Total value of transactions with 'GPP' and status 'PDNG'. It will be '0' if there is no transaction.
3.9	Total Number of Collection	-	Total number of transactions with 'GPC'. It will be '0' if there is no transaction.
3.10	Number of Success Collection	-	Total count with transaction code 'GPC', and status 'ACTC' and 'ACWC'. It will be '0' if there is no transaction.
3.11	Number of Failed Collection	-	Total count with transaction code 'GPC' and status 'RJCT'. It will be '0' if there is no transaction.
3.12	Number of Pending Collection	-	Total count with transaction code 'GPC' and status 'PDNG'. It will be '0' if there is no transaction.
3.13	Total Amount of Collection	-	Total value with transaction code 'GPC'. It will be '0' if there is no transaction.
3.14	Amount of Success Collection	-	Total value with transaction code 'GPC' and status 'ACTC' and 'ACWC'. It will be '0' if there is no transaction.
3.15	Amount of Failed Collection	-	Total value with transaction code 'GPC' and status 'RJCT'. It will be '0' if there is no transaction.
3.16	Amount of Pending Collection	-	Total value with transaction code 'GPC' and status 'PDNG'. It will be '0' if there is no transaction.

2. APPENDIX A: SWIFT BIC OF PARTICIPATING BANKS

The latest list of participating banks is on ABS website: <http://www.abs.org.sg/fast.php>.

BANK NAME	BIC	BANK (SHORT NAME)
Australia & New Zealand Banking Group Limited	ANZBSGSXXXX	ANZ
BNP Paribas	BNPASGSGXXX	BNP
Bank Of China Limited	BKCHSGSGXXX	BOC
The Bank Of Tokyo-Mitsubishi UFJ, Ltd	BOTKSGSXXXX	TOKYO-MUFJ
CIMB Bank Berhad	CIBBSGSGXXX	CIMB
Citibank N.A	CITISGSGXXX	CITI
Deutsche Bank AG	DEUTSGSGXXX	DB
DBS Bank	DBSSSGSGXXX	DBS
HL Bank	HLBBSGSGXXX	HL BANK
HSBC Bank (Singapore) Ltd	HSBCSGS2XXX	HSBC(PERS)
HongKong and Shanghai Banking Corporation Limited	HSBCSGSGXXX	HSBC(CORP)
ICICI Bank Limited	ICICSGSGXXX	ICIC
Industrial and Commercial Bank of China Limited	ICBKSGSGXXX	ICBK
Malayan Banking Berhad	MBBESGSGXXX	MBB
Mizuho Bank Limited	MHCBSGSGXXX	MIZUHO BK
Oversea-Chinese Banking Corporation Limited	OCBCSGSGXXX	OCBC
RHB Bank Berhad	RHBSGSGXXX	RHB
Standard Chartered Bank	SCBLSGSGXXX	SCB
Sumitomo Mitsui Banking Corporation	SMBCSGSGXXX	SMBC
United Overseas Bank Limited	UOVBSGSGXXX	UOB

3. APPENDIX B: COMMON PURPOSE CODES

This list of 46 purpose codes is commonly used to describe a payment or collection. There are 89 other less common purpose codes listed in Appendix C.

NO.	CODE	DESCRIPTION
1	BEXP	Business Expenses
2	BONU	Bonus Payment
3	CBTV	Cable TV Bill
4	CCRD	Credit Card Payment
5	CHAR	Charity Payment
6	COLL	Collection Payment
7	COMM	Commission
8	CPKC	Carpark Charges
9	CSDB	Cash Disbursement
10	DCRD	Debit Card Payment
11	DIVD	Dividend
12	DNTS	Dental Services
13	EDUC	Education
14	FCPM	Payment of Fees & Charges
15	FWLV	Foreign Worker Levy
16	GDDS	Purchase Sale Of Goods
17	GOVI	Government Insurance
18	GSTX	Goods & Services Tax
19	HSPC	Hospital Care
20	IHRP	Instalment Hire Purchase Agreement
21	INSU	Insurance Premium
22	INTC	Intra Company Payment
23	INTE	Interest
24	INVS	Investment & Securities
25	IVPT	Invoice Payment

NO.	CODE	DESCRIPTION
26	LOAN	Loan
27	MDCS	Medical Services
28	NITX	Net Income Tax
29	OTHR	Other
30	PHON	Telephone Bill
31	PTXP	Property Tax
32	RDTX	Road Tax
33	REBT	Rebate
34	REFU	Refund
35	RENT	Rent
36	SALA	Salary Payment
37	STDY	Study
38	SUPP	Supplier Payment
39	TAXS	Tax Payment
40	TBIL	Telco Bill
41	TCSC	Town Council Service Charges
42	TRAD	Trade Services
43	TREA	Treasury Payment
44	TRPT	Transport
45	UBIL	Utilities
46	WHLD	With Holding

4. APPENDIX C: OTHER PURPOSE CODES

This list of 89 purpose codes can be used when there is no appropriate code to describe a payment or collection in Appendix B.

NO.	CODE	DESCRIPTION	NO.	CODE	DESCRIPTION
1	ACCT	Account Management	27	CMDT	Commodity Transfer
2	OFEE	Opening Fee	28	COMC	Commercial Payment
3	TRFD	Trust Fund	29	COMT	Consumer Third Party Consolidate Payment
4	VATX	Value Added Tax Payment	30	COST	Costs
5	ADVA	Advance Payment	31	CPYR	Copyright
6	AGRT	Agricultural Transfer	32	CSLP	Company Social Loan Payment To Bank
7	AIRB	Air	33	CVCF	Convalescent Care facility
8	ALLW	Allowance	34	DBTC	Debit Collection Payment
9	ALMY	Alimony Payment	35	DEPT	Deposit
10	ANNI	Annuity	36	DERI	Derivatives
11	ANTS	Anaesthesia Services	37	DMEQ	Durable Medical Equipment
12	AREN	Account Receivable Entry	38	ELEC	Electricity Bill
13	BBSC	Baby Bonus Scheme	39	ENRG	Energies
14	BECH	Child Benefit	40	ESTX	Estate Tax
15	BENE	Unemployment Disability Benefit	41	FERB	Ferry
16	BOCE	Back Office Conversion Entry	42	FREX	Foreign Exchange
17	BUSB	Bus	43	GASB	Gas Bill
18	CASH	Cash Management Transfer	44	GDSV	Purchase Sale Of Goods And Services
19	CBFF	Capital Building	45	GOVT	Government Payment
20	CDBL	Credit Card Bill	46	GSCB	Purchase Sale Of Goods And Service With Cash Back
21	CDCB	Credit Payment with Cashback	47	HEDG	Hedging
22	CDCD	Cash Disbursement	48	HLRP	Housing Loan Repayment
23	CDOC	Original Credit	49	HLTC	Home Health Care
24	CDQC	Quasi Cash	50	HLTI	Health Insurance
25	CFEE	Cancellation Fee	51	HSTX	Housing Tax
26	CLPR	Car Loan Principal Repayment	52	ICCP	Irrevocable Credit Card Payment

NO.	CODE	DESCRIPTION
53	ICRF	Intermediate Care Facility
54	IDCP	Irrevocable Debit Card Payment
55	INPC	Insurance Premium Car
56	LBRI	Labour Insurance
57	LICF	License Fee
58	LIFI	Life Insurance
59	LIMA	Liquidity Management
60	LOAR	Loan Repayment
61	LTCF	Long Term Care Facility
62	MSVC	Multiple Service Type
63	NETT	Netting
64	NOWS	Not Otherwise Specified
65	NWCH	Network Charge
66	NWCM	Network Communication
67	OTLC	Other Telecom Related Bill
68	PADD	Preauthorised Debit
69	PAYR	Payroll
70	PENS	Pension Payment
71	POPE	Point Of Purchase Entry
72	PPTI	Property Insurance
73	PRCP	Price Payment
74	PRME	Precious Metal
75	PTSP	Payment Terms
76	RCKE	Re-presented Check Entry
77	RCPT	Receipt Payment
78	RINP	Recurring Instalment Payment
79	RLWY	Railway
80	ROYA	Royalties

NO.	CODE	DESCRIPTION
81	SAVG	Savings
82	SCVE	Purchase Sale of Services
83	SECU	Securities
84	SSBE	Social Security Benefits
85	SUBS	Subscription
86	TELI	Telephone-Initiated Transaction
87	VIEW	Vision Care
88	WEBI	Internet-Initiated Transaction
89	WTER	Water Bill

5. APPENDIX D: TRANSACTION STATUS

STATUS CODE	DESCRIPTION	SCENARIO
ACTC	Transaction is successful	This is a good transaction where funds are transferred to the bank account
RJCT	Transaction is rejected	Transaction failed due to the following reasons: 1. Bank account-related. 3 common reasons: a. Account number is incorrect; b. Account is closed; or c. Funds cannot be credited. 2. System failure 3. Message format is incorrect
ACWC	Transaction is successful but with change in payment date	Transaction is sent to the bank at 11:59pm and the bank processes it after 12am the next day. The payment date is the next day from the transaction date in the message request
PDNG	Transaction is pending	Bank has not received the status from the clearing house. Please liaise with the bank to check the status the next working day.

6. APPENDIX E: TRANSACTION REJECTION REASON

The table describes the rejection reason for each reason code.

- Error codes 1 - 5 are relating to DBS IDEAL RAPID gateway.
- Error codes 6 - 101 are relating to message validation, format or DBS systems.
- I201 will be returned during DBS system maintenance.
- I203 will be returned during DBS system timeout. It is recommended to send a re-try with the same customer reference.

NO.	CODE	DESCRIPTION	NO.	CODE	DESCRIPTION
1	A001	Organisation ID is incorrect	26	I203	Validation error
2	A002	Maximum transaction transmission is exceeded	27	9000	Validation error
3	A004	Security credential is incorrect	28	OC01	Validation error
4	A005	Transaction has timed out	29	OC02	Message ID is duplicate
5	A006	Gateway System Error	30	OC03	Transaction limit is exceeded
6	I999	Validation error	31	OC04	SWIFT BIC is incorrect
7	I100	Country is incorrect	32	OC05	System error
8	I101	Product type is incorrect	33	OC20	System error
9	I001	Mandatory information is missing	34	OD01	Validation error
10	I002	Field type is incorrect	35	OD02	Message ID is duplicate
11	I003	Field length is incorrect	36	OD03	Transaction limit is exceeded
12	I005	Beneficiary email is invalid	37	OD04	SWIFT BIC of your payer/payee is incorrect
13	I102	Organisation ID is incorrect	38	OD05	System error
14	I113	No subscription for API service	39	OD06	Amount is invalid
15	I112	Message ID is duplicate	40	OD07	System error
16	I103	Transaction is duplicate	41	OD08	System error
17	I104	You are not subscribed to the API service	42	OD09	System error
18	I105	You are not subscribed to the API service	43	OD10	System error
19	I111	Value date is not current date	44	OD11	System error
20	I106	Currency is incorrect	45	OD12	System error
21	I110	SWIFT BIC of your payer/payee is incorrect	46	OD13	System error
22	I109	Your SWIFT BIC is incorrect	47	OD14	System error
23	I107	Amount is invalid	48	OD15	System error
24	I108	Amount is invalid	49	OD16	System error
25	I201	Validation error	50	OD17	System error

NO.	CODE	DESCRIPTION	NO.	CODE	DESCRIPTION
51	OD18	System error	81	S150	System error
52	OD19	System error	82	S254	Currency is incorrect
53	OD20	System error	83	S353	System error
54	OD21	System error	84	S427	Amount is invalid
55	OD22	System error	85	S520	System error
56	OD23	System error	86	S700	There is no DDA
57	OD24	System error	87	S701	DDA is terminated
58	OD25	System error	88	S702	DDA is terminated
59	OD26	System error	89	S703	Amount exceeded payment limit
60	OD27	System error	90	S801	Validation has error
61	OD28	System error	91	S992	Duplicate message ID
62	OD30	System error	92	S994	System error
63	OD99	System error	93	2002	System error
64	0999	System error	94	2003	System error
65	0530	System error	95	2004	System error
66	S157	Daily limit is exceeded	96	2005	System error
67	S771	System error	97	2006	System error
68	S997	System error	98	2007	System error
69	S998	System error	99	2008	System error
70	S002	Account number is incorrect	100	2009	System error
71	S003	Account number is incorrect	101	4021	Request time out
72	S004	Other reason			
73	S007	Other reason			
74	S008	Account is closed			
75	S012	Other reason			
76	S021	System error			
77	S022	System error			
78	S504	System error			
79	S510	System error			
80	S515	System error			

This list of rejection codes is from the FAST clearing house. Transactions will be rejected with the error code '9910' or '9912' during the participating bank's scheduled system maintenance.

NO.	CODE	DESCRIPTION	NO.	CODE	DESCRIPTION
1	9902	System error	29	9961	System error
2	9903	Currency is incorrect	30	9962	System error
3	9904	Date is not current date	31	9963	System error
4	9905	Your SWIFT BIC is incorrect	32	9964	SWIFT BIC of your payer/payee is incorrect
5	9906	Amount is invalid	33	9965	Purpose code is incorrect
6	9908	SWIFT BIC of your payer/payee is incorrect	34	9966	System error
7	9909	System error	35	9967	System error
8	9910	System error	36	9991	Subsystem error
9	9912	System error			
10	9913	Message ID is duplicate			
11	9931	System error			
12	9933	System error			
13	9934	System error			
14	9940	System error			
15	9941	System error			
16	9942	System error			
17	9943	System error			
18	9944	System error			
19	9945	System error			
20	9946	System error			
21	9947	System error			
22	9948	System error			
23	9950	Your SWIFT BIC is incorrect			
24	9951	DDA reference is blank			
25	9956	System error			
26	9957	System error			
27	9958	System error			
28	9960	System error			

This list of rejection codes is account-related and rejection from the FAST participating banks including DBS.

NO.	CODE	DESCRIPTION	NO.	CODE	DESCRIPTION
1	1010	Payer/payee account is incorrect	32	1207	Amount exceeded payment limit
2	1041	DDA has been terminated	33	1208	Currency is incorrect
3	1042	Your corporate account is incorrect	34	1209	Refer to your payer/payee
4	1051	Refer to your payer/payee	35	1211	Amount is invalid
5	1070	Purpose code is incorrect	36	1212	Amount is invalid
6	1074	Message ID is duplicate	37	1213	Amount is invalid
7	1100	Other reason	38	1214	Other reason
8	1101	Other reason	39	1215	Other reason
9	1102	Other reason	40	1216	Other reason
10	1106	Other reason	41	1217	Other reason
11	1107	Other reason	42	1218	Other reason
12	1114	Payer/payee account is incorrect	43	1219	Cancelled by payer/payee
13	1160	Payer/payee account is closed	44	1237	DDA expired
14	1161	Refer to your payer/payee	45	1238	Other reason
15	1162	Unmatched receiving party name	46	1239	Other reason
16	1163	Other reason	47	1242	Other reason
17	1164	Other reason	48	1243	There is no DDA
18	1165	Currency is incorrect	49	1245	Other reason
19	1166	Other reason	50	1248	Other reason
20	1168	Other reason	51	1251	Other reason
21	1169	Refer to your payer/payee	52	1252	Duplicate DDA
22	1170	Refer to your payer/payee	53	1253	Other reason
23	1171	Payer/payee name is blank	54	1255	Currency is incorrect
24	1172	Refer to your payer/payee	55	1257	Other reason
25	1181	Message ID is duplicate	56	1258	Other reason
26	1200	Payer/payee account is incorrect	57	1259	Other reason
27	1201	Payer/payee account is closed	58	1260	Other reason
28	1202	Refer to your payer/payee	59	1261	Other reason
29	1203	Other reason	60	1262	SWIFT BIC is incorrect
30	1205	Other reason	61	1267	Other reason
31	1206	Amount is invalid	62	1909	System error

7. APPENDIX F: REPORT EXCLUSION

The transactions with the following error codes will not be included in the reconciliation report.

CODE	ERROR DESCRIPTION	SCENARIO
I001	Missing Mandatory Information	Message is not complete and has missing information
I002	Field type is incorrect	The field type does not conform to the specifications.
I003	Field length is incorrect	The field length does not conform to the specifications.
I005	Beneficiary email is invalid	The payment detail (paymentDetails) client reference (clientReferences) or invoice details (invoiceDetails) do not conform to the field type or length for mode=EMAL.
I100	Country is incorrect	Country code (bankCtryCode) is not 'SG'
I101	Product type is incorrect	You are not subscribed to the banking service.
I102	Organisation ID is incorrect	orgID is incorrect
I103	Transaction is duplicate	The transaction is a duplicate because the customer reference (customerReference) is the same as another transaction.
I104	You are not subscribed to the API service	You are not subscribed to the banking service
I112	Message ID is duplicate	The transaction is a duplicate because the same message ID (msgId) is used for another transaction.
I113	No subscription for API service	You are not subscribed to the banking service.